

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Application No. : 10/790,895 Confirmation No. 2673
Applicants : Mikhail Lotvin et al.
Filed : 03/02/2004
Group Art Unit : 3625
Examiner : Adam L. Levine
Docket No. : 14067.0227

Title : Methods and Systems for Electronic Transactions

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450.

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. One copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. In accordance with 37 C.F.R. 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in §1.56(b).

This Information Disclosure Statement is being filed before the mailing of a first Office action after the filing of a request for continued examination under §1.114. No certification or fee is required pursuant to 37 C.F.R. §1.97(b)(4).

Respectfully submitted,

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